



# New England Excess Exchange, Ltd.

We Work Smarter For You

## INTRODUCING Keith Zandy



Keith began his insurance career at NEEE, Ltd. in 2012, and is currently working toward earning his AINS designation.

A valued member of the Personal Lines team, Keith assists with risks for:


- 1-4 Family Dwellings
- Comprehensive Personal Liability (including Excess)
- Condos/Renters
- Homeowners (including High Value & Coastal)
- Home Based Business
- Mobile Homes
- Occupied Under Renovation
- Personal Umbrellas (including Excess)
- Seasonal/Secondary Homes
- Short Term Rentals
- Under Renovation
- Vacants

### Keith Zandy

Personal Lines Underwriter

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### Dwellings

Dwellings come in all shapes and sizes, and I accommodate a wide variety and offer very competitive rates. I have success with Owner Occupied, Tenant Occupied, Coastal, Seasonal, Secondary, High Value, For Sale, Foreclosures, Starters, Under Renovation, Vacants, risks with Wood Stoves, Solar Power, Animal Exclusions and Prior Losses. Trusts, estates, limited partnerships and family partnerships may be written as the named insured. Available as property only or as a package.

### Home Based Business

It can be difficult to find standardized policies for insured's working out of their homes. I write additional liability and property coverage not offered by standard homeowner carriers. My typical risks include Bakeries, Beauty Supplies, Book-keeping services, Computer Consultants, Daycares, Medical Billing services and Wedding Planners, however there are many others I will consider.

### Mobile Homes

I can help fulfill your client's dreams, and their budgets. I offer replacement cost and full repair on mobile homes 15 years and newer; coverage for parts, accessories, equipment, fixtures and furnishings originally built into or attached to the home; unattached structures; personal property and liability; premises liability; additional living expenses; debris removal; emergency removal services and more. Plus you can earn 15% on new business.

### Personal & Excess Umbrellas

I have success with both preferred and standard applicants for true worldwide umbrella coverage with a broad definition of bodily injury to include shock, humiliation and mental anguish. In addition, I have first dollar coverage for non-owned boats, recreational vehicles and autos rented outside the U.S., no self-injured retention, personal injury coverage included at no cost if covered by the primary policies, and good driving discounts. Here's an [Asset Calculator](#) to help your clients put a value on their property.

### Vacants

I write an extensive selection of residential vacant buildings, and can easily quote 3, 6, 9 or 12 month policy terms on a monoline or package basis. Risks include Vacant and Partially Vacant Buildings, Condo Units, Leased Space and Renovations. There's no restriction on the length of vacancy, special form and replacement cost is available on high value homes 25 years old or newer, vandalism is included with property coverage, business personal property and independent contractor coverage is available and there's no liability deductible.

I look forward to assisting with your accounts!